NEW LAWS OFTEN INVALIDATE | Words of Praise APPARENTLY GOOD CHECKS RECEIVED FROM ALL CLASSES

Don't Give Your Commercial Paper to a Stranger, as Such an Action Affords Fraud an Open Door - "Days of Grace" Have Been Abolished in Many States-Notes Falling Due on a Legal Holiday Are Payable on the Following Day.

BANK DON'TS.

iron't draw a check unless rouse have the money in hank or in your possession to deposit.

Lon't test the courage and generosity of your bank by presenting or allowing to be presented your check for a larger sum than your balance.

Don't draw a check and send P to a person out of the city, expection of the city, expecting the money can only be collected upon proper identification and indorsement, and if lost or destroyed the issuing bank will give a duplicate or refund the money after waiting a reasonable time.

Always present checks for payment as soon as possible, Much annoyance and sometimes heavy loss are avoided by for owing this rule. In the first place, the drawer of the check usually prefers to

Don't exchange checks with anybody. This is called "killing," and is soon discovered by your bank. It does your friend no good and dis-Don't quarrel with the teller because he does not pay you in money exactly as you wish. As a rule he does the best he can. In all your a intercourse with bank officers treat them with the same courtesy and candor that you would expect and desire if the situation were reversed.

****************** E WEITTEN FOR THE SUNDAY REPUBLIC New laws are constantly being passed in various States for the protection of bankers and persons who do business with the ks and drafts. Some of the more valuable hints to depositors may be found herewith. They are well worth the ob-

thy indersing a check, a draft or note, which is done by writing your name on the tank, you make yourself linble for Jayment in case the payer tills to meet it at the projer time, as the indersement implies that you have received value. In at the proper time, as the indorsement in the same, indorse checks or notes by triting your name on the back, about time inches from the top.

If however, there is an indorsement by another person, it is proper to write your name directly under this signature, even if it he actition a role the wrong end, whould your name on the check be spelled vioug or the initials changed, and the check is clearly intended for you, write your name as the check has it and under the usual signature. Indorse every check you deposit, even if payable to teamer.

Panks frequently permit indorsers to waite demand notice and protest when notes are given, and the indorsers will then be make of and protest when notes are given, and the indorsers will then be induced in your bank for collection a hole on which you are the only induced in word and he name of the acceptance in legal effect is a contract by the drawes of the bill, with the date of acceptance in legal effect is a contract by the drawes of the word "accepted" across the face of the bill, with the date of acceptance which the payee should always be the lift; indorser on the neak of a note.

But delay is excused when caused by circumstances which the party delaying less. The payer should always be the first induser on the tack of a note.

A bend is an evidence of indebtedness, usually given by a corporation, and secured by some kind of property, either real or personal. Coupons are the interest certificates at-thined to bends or notes. There are as many of these coronicates as there are payments to be made, and at each pay-

how to Draw Checks.-The check is a rimplest of all bank forms, being the simplest of all bank forms, being marrly an order for the bank to pay a certain sum to the person designated out of the funds of the drawer of the check.

Indorsements Indorsement in blank to the electure of the payer on the a chick or other paper. In depowhether payable to his Indexement to a specified

The signer must make his mark in the tank and stand well with the others. Homework of a definerested person, who must witness the signature in the manner shown above.

An indicasion of a note or draft is an accordant in the signature in the manner shown above.

An indicasion in because lightle for the payment of it in case size maker or the payer fail to need it at the proper time.

Lettified Checke A periffied check is gastanticed by the bank on which it is to be drawn in the good when properly indicated. This guitantee is written or street. This guitantee is written or state of illinois.

State of lillinois.

State of lillinois.

State of lillinois.

BEST BEET SUGAR RESULTS.

Certified the kinds the bank to pay the check whenever presented.

Certified to as to resolute at the time they are certified to as to resolute at possibilities of laving on Scientific Principles.

Certified the work are cash but the state of laving the payment.

Certified the ke of culturate as cash but the second of a payment. Government Developing Strains on Scientific Principles.

On Scientific Principles.

Entitled so as to preclude all possibilities of laving to meet them when its section for navine to meet them when its section for navine for navine for them when its principle is a supported in consistency of the section for paying the section for any new larger production. But British and American men-o'-war's men never "scrap" with each other on their respective soils. They reserve their meless for foreign strains. In neutral ports they will nearly always come to produce a strain of produce a strain of periodic the grower, the United States of the other as the back will require of your about the time it will issue a larger percentage of undesirable connected to the other of the colors. The work was begun by securing the best strains of European seeds and all known strains of American-grown seeds and all known strains of American-grown seeds and all known strains of American-grown seeds and all known strains of strains were selected as foundation stocks, and all bests of exceptional quality were saved and planted the following year as mother beets for sevents and British associated the surprise of the surgeons of the surprise o



Always present checks for payment as soon as possible. Sinch annoyance and soon as possible. Sinch annoyance and sometimes heavy loss are avoided by following this rule. In the first place, the drawer of the check usually prefers to have it paid with as little delay as possible, so he does not have to keep track of outstanding checks. Secondly, if the hoteer of a check neglects to present it for payment at once, and the bank fails be fore he has done so, according to the law of custom he cannot have recourse to the maker of the check if more than reasonable time in which to present it has classed time the check was given.

Drafts and Acceptances—A very common method of collecting accounts is by means of drafts. These can be drawn either payable "at sight" or at a specified time, in which case they are called "time drafts."

When a time draft is presented by the

When a time draft is presented by the collecting bank it is customary for the drawes to acknowledge the obligation by writing across the face of the paper the word "Accepted," followed by the date and his signature. This is a formal acceptance of the debt, and is a promise to pay when due. pay when due.

It is customary, but not obligatory, to present this paper for acceptance, as the drawee is not a party to the bill until the same has been formally accepted by him.

ABOUT PROMISSORY NOTES.

But delay is excused when caused by circumstances which the party delaying could not have avoided by the exercise of reasonable care and diligence. Delay is also excused when caused by circumstances over which the helder has no con-

At any time before a bill is payable the holder may present it to the drawes for acceptance, and if acceptance is refused the bill is dishonored, and any negotiable instrument is dishonored when it is either not paid or not accepted, according to its tenor, on presentation for that purpose, or without presentment when excused. IN CASE OF ACCIDENT.

the shippest of all bank to pay a certain sum to the person designated out of the funds of the drawer of the check.

MAKING OUT CHECKS.

There is may be made payable either to other or hearer. In the former case the payable made payable either to form or hearer. In the former case the payable must be known to be the proper person, and must inderse the check before the meany will be paid.

While the payment of a bearer casek to the proper the meany will be paid.

While the payment of a bearer casek to the wrong person, if suspectous circumstations a arrant such action, the paying their heavy refuse to case it until an investigation is finite.

In CASE OF ACCIDENT.

It is sale to present every bill or negotiable instrument at maturity, or when the same is payable, and demand payment, if payment is refused, promptly noully the indersers and all other parties to the payment is refused promptly noully the indersers and all other parties to the payment is refused promptly noully the indersers and all other parties to the payment is refused promptly noully the indersers and all other parties to the payment is refused promptly noully the indersers and all other parties to the payment is refused promptly noully the indersers and all other parties to the payment is refused promptly noully the indersers and all other parties to the payment is refused promptly or when the same is payable, and demand payment, if payment is refused promptly or when the same is payable and demand payment, if payment is refused promptly or when the same is payable, and demand payment, if payment is refused promptly or when the same is payable, and demand payment, if payment is refused promptly or when the same is payable, and demand payment, if payment is refused promptly or when the same is payable, and demand payment, if payment is refused promptly or when the cheek.

ine space intended for the amount with says line, so that nothing can be added in the amount. Write your figures into side around the mount in figures responds with the written amount to the provide the provide and the provide state in a measure remarks for the consequences arising refrom. It is customary for the party at fault to pay the protest fees. A party who leaves a make written are clearly in they are drawn to meet make written are for nayment must be provided at these steps have been taken. The bank, therefore, calls a motary to that these steps have been taken. The bank, therefore, calls a motary to that these steps have been taken. The bank, therefore, calls a motary to do this, and he issues his protest to that effect and at these steps have been taken. The bank, therefore, calls a motary to do this, and he issues his protest to that effect and at these steps have been taken. The bank, therefore, calls a motary to do this, and he issues his protest to that effect and at these steps have been taken. The bank, therefore, calls a motary to do this, and these steps have been taken. The park there of each to the provided the bank a

bilities of drawers and indersers thereof beyond doubt.

PRECAUTIONARY RULES. PREAUTIONARY RULES.

The first present to a specified prior should read.

Pay to the adder of John Smith.

The instrument is then payable only when inforced by the last payee.

The legal's gnature of a person who cannot write in made by a mark in the following manner.

The local signature of a person who cannot write in made by a mark in the following manner.

The local signature of a person who cannot write in made by a mark in the following the bank on its guard if presented at the counter.

It is a no pen door to fread, and if the bank is an open door to fread, and if the kindly toward you. When you send your checks out of the city to pay bills write the manner and residence of your payer time. "Pay to John Joneack Co., of footon's write the counter.

It is give your check to a stranger.

This is an open door to fread, and if the bank is a send your the bank index of your payer time. "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time. "Pay to John Joneack Co., of footon's write the manner and residence of your payer time. "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence of your payer time." "Pay to John Joneack Co., of footon's write the manner and residence the bank ought to trust you by paying your overdrafts

Prove Not Only the Great Mark of Kellerstrees Whishey, but This **Great Company to Be Theroughly**

Merchants and Traders' Bank.
To Whom It May Concern: I take pleasure in stating that I have for several years done business with the Kelerstrass Distilling Co., and that our relations have always been most eatisfactory. The wonderful growth of their business is always dant evidence of their business is always and residence of their Scaling with their customers. ealing with their customers.
A. R. DIMICK.

Kellerstrass Distilling Co.

St. Louis, Mo.

Gentlemen: I have been an invalid for the past nine years and have been confined to the house most of the time. The first year of my sickness I used California. Brandy: It cost me six dollars a gallon. Then my dector advised me to change and take some group whickey. I tried three different kinds and decided to use Kellerstrass Rye at \$3.15 per gallon. It has been lited me considerably.

Captain of the 666 Illinois Infantry in Civil War.

Relievatram Distilling Ca.

St. Louis. No.
Gentlemen: I take pleasure in stating that I have thoroughly tested the different brands of your moduct and find them pure.

C. H. WRIGHT.

Houston, Tex.

M. D., Ph. D.

Relieversan Distilling Co.

Fit Louis, Mo.

Gentlemen: I wish to thank you for your promptness in sending my last order. It sives me pleasure to recommend your goods, because they are fine and truly merit all I can say in their favor. I have allowed all my friends to sample them, because I wanted to set them in line for an honest institution, as your cooks and dealings justify me in making this statement. You will receive orders from me often. J. W. ANDERSON.

Montevidio, III.

Relievations Distilling Co.
St. Louis, Mo.
Gentlemen: I am more than satisfied with your snods, which have always been exactly as represented, ways been exactly as represented.
E. L. CARHART, M. D.,
Kanopolis, O.

The Kellerstrass Distilling Co. of St. Louis the proprietors of Kellerstrass Rys Whiskey, have one of the most completely equisped plants of the kind in the world. They make the whiskey, bottle it, pack it for shipment and send it direct to the consumer, without allewing it to get in the hands of jobbers. By this method the purity of the goods is insured and the company can guaranter its uniform high quality and popular flavor.—ST. LOUIS REPUBLIC.

Kellerstrass Rya the famous whiskey of the Kellerstrass Distilling Co., 10 known and used by more people than any other brand of whiskey. Its wonderful popularity is due to its absolute purity. In order to avoid any possibility of adulteration the Kellerstrass Company ship their whiskey direct from their distillery to the consumer. They guarantee the quality and will refund the money in case it does not satisfy. That their claims are lived up to is proven by the fact that they have nearly 1600,00 customers in all narts of the United States and in Europe.

—BURLINGTON HAWKEYE.

to the wrong person, if suspicious circumstainess surrant such action, the paying teller may refuse to cash it until an investigation is made.

In wrong a check a maker should take every case to protect himself against the dash nest intentions of any fature holder of the paper. Never write or indorse a check with a lend pencil—always with pen and lik.

Commence to write the smount as far to the left as possible, so that nothing can be inserted before it, fill up the remainder of the space intended for the amount with a final spirit the space intended for the amount with a final spirit the space intended for the amount with a final spirit the space intended for the amount with a final spirit the space intended for the amount with a final spirit to make this demand and give the notice releases the independent.

While the formal protect certificate is not always not a microw way is not to omit it.

The adulteration of whickey has become so universal a practice it is almost importance of Protesta.—If the bank house inverse as universal a practice it is almost importance of protests.—If the bank house in mucro discussion which there are one of material the payer fails to meet the obligation at maturity the same should be presented by a notary public to the payer, or person en whom done in the total payer in the same should be presented by a notary public to the payer fails to meet the obligation at maturity the same should be presented by a notary public to the payer fails to meet the obligation at maturity the same should be presented by a notary public to the payer fails to meet the obligation at maturity the same should be presented by a notary public to the payer fails to meet the obligation at maturity the same should be presented by a notary public to the payer fails to meet the obligation at maturity the same should be presented by a notary public to the payer fails to meet the obligation at maturity the same should be presented by a notary public to the same should be presented by a notary public to first a -ATLANTA CONSTITUTION.

Kellerstrass Rye is the best known whiskey in the world. Every town and hamlet, from one end of the country to the other has its patrons of the Kellerstrass Distilling Co. The phenomenal success of this company is due to the high merit of its whiskey. They are satessive advertisers, but we know from years of experience in the newspaper hudness that unless an article has real merit, advertising cannot make its mile profitable.

—NEW YORK WORLD.







WILLOW SATISFIED COST

10 a Recentione Duck Co.

KELLERSTRASS RYE WHISKEY

The Kellerstrass System of selling whiskey by mail approaches very nearly to the ideal. It is the result of years of experience and up-to-date business methods. We are United States Registered distillers. We sell direct to the consumer only. There is no middleman's profit. So we offer you the choicest whiskeys possible to produce, and at a minimum of price. By special arrangements with the express companies we deliver our goods free of charge to you. There is very good reason why you should deal direct with us. We guarantee greaty transaction. No matter where you live. deal direct with us. We guarantee every transaction. No matter where you live, one or one thousand miles away, there shall be this bond of faith between us: If at any time you secure any goods from us that are not absolutely satisfactory (we leave it to you), please send them back to us at our expense. We will refund your meansy at eace. We refer you with pleasure to the references below.

Offices: St. Louis; Kansas City; London

50 A GALLON

Our whiskey is best for medicine and for family use because it is purest. It is made from specially selected grain in the old style slow process. This insures character, fragrance and quality. Our whiskey is conceded to be the best, purest and most healthful in the world. (Our many imitators speak volumes for the high quality of our goods.) If Kellerstrass Rye is not the best, why do others try to imitate it? Look for our name blown in every bottle.

ONE GALLON KELLERSTRASS X-OLD RYE COSTS, REGULAR PRICE, \$3.15 OME GALLON KELLERSTRASS XX-OLD RYE COSIS, REGULAR PRICE, \$3.90

\$7.05 Mail Us At Once Only \$5.05

with this advertisement, showing that you accept this special offer, and we will send the above two gallous of whiskey, express paid, also four sample bottles of our XXX-Old brand, (worth \$4.50 a gallon) without extra charge. Figure it out—this is less than \$2.50 a gallon for whiskey of guaranteed quality. Nothing like this big bargain offer has ever been made and the Greatest Mail Order Distilling Company in the world stands good for it. If two gallons are too much for you, send us \$3.00 and we will ship you half the above effer, express paid. Remember, we guarantee to please you. Your money's worth or your money back. Do not forget to send this advertisement with your order and

Not Later Than December 31st

We can conscientiously say that this is the greatest whiskey offer ever made in the world, and we frankly admit that we do it for you to try our goods, feeling assured that if you once use Kellerstrass Whiskey you will never use any other.

KELLERSTRASS BLCCI

The above firm are sole owners of U. S. Registered Distillery No. 23 of the 6th District of Missouri. When writing, please mention The St. Louis Su

Sometimes Fight in Foreign Ports, but When Other Nationalities Attack Either There Is a Prompt Union of English-Speaking Races.

REPUBLIC SPECIAL

Washington, Dec. 2.—Much surprise has been expressed by citizens over the fraternizing of British and American saliors. "I always have understood they were pizen to each other," was the way one Washington men expressed it. "Thought the American bluejacket looked upon the British men-o'-war's men as their traditional enemies and mixed it up with 'emon sight." on sight."

The answer is not that the traditional feeling between American and British salions has been worn down by the emery where of time. The traditional soreness remains, ineradicable if dormant.

in a body. They were being properly stood off, with considerably less damage on the side of the minority than on that of the majority, when seventy-five British tars came loping up to the scene of the melve. The "lime Juicers" promptly arrayed themselves on the side of the Americana, and then there was trouble for the other bunch and a whole let of it. The batch of 150 English-spenking men went through their side dazed opponents like a boarding party of Papaun pirates and chased them to the swamplands in something briefer than jigtime.

ST. LOUIS, U.S.A.

The state of the contraction of

rone complained of this sort of thing to the fleet commanders of the French and frailen squadrona, but no attention was paid to their complaints. The foreign cox-ums went right on noting the culters out of digiance from the fleats.

WHEN THE AMERICANS GOT MAD.

majority, when seventy-the British tars came loping up to the scene of the melve. The Time Juneers' promptly arrespond to the melve. The Time Juneers' promptly arrespond to the melve was irrouble for the other bunch and a whole lot of it. The batch of 150 English—spening men went through their 60 dared opponents like a boarding party of Papaun pirates and chased them to the swamplands in something briefly and the content of the complete experience in impromption surgape between meno-war's men of different nationalities on shore liberty, has never met with an instance wherein the turn of the two English-speaking countries did not get together in opposition to the anemy of one or both.

The American and the British buseleshed to the same of the treatment of the season of the two samples of no other nation anywhere about, will bite their thumbs at each other from rail to rail, and when liberty parties from the two slips make the beach there is almost invariably a mixed by and the interest of the season of the same to the season of the two martons begin to enurgie up to each other; and but the time the ships are ready to upancher and pull out the men are on greatly invested to the season of the two martons begin to enurgie up to each other; and the the time he has been dead to the state of the season of the two martons begin to enurgie up to each other; and but the time the ships are ready to upancher and pull out the men are on greatly spoot terms.

But no fact is more certain than that neither the littish nor the American menor-war's men stand by any acceptance of the season of the two martons begin to enurgie up to each other; and we the time the ships are ready to upancher and pull out the men are only the two martons begin to enurgie up to each other, and in a trop in the state of the season of the two martons begin to enurgie up to each other, and in a twinkling there was a love the state of the season of the two martons begin to enurgie up to each other, and in a twinkling there was a love the state of the s

and Erie Lead in Product. REPUBLIC SPECIAL

Washington, Dec. 2.—The Bureau of Fisheries of the Department of Commerce and Labor has issued a builetin on the fisheries of the Great Lakes, which is interesting and significant. The latest figures given are for the year 1865, and it is certain that statistics for 1865 would be radically different. On Lake Eric, notably, the catch has been much better this season than it was two years are.

the catch has been much better this sensor than it was two years ago.

Yet there is a warning in the facts shown in the bulletin, which calls for earnest consideration. It seems that the total weight of the fish taken in the lake fisheries, excluding those caught for sport or by individuals using nook and lines, was over \$6,00,000 pounds in 1861. The value of the catch was officially reported to be \$2.755,1861.

Lake Michigan led that year in the quantity and value of the catch, with Lake Erie second, this shallowest of the Great Lakes contributing \$\sigma\$ per cent of the total.

tenance that there is now on deposit on the United States Treasury to the credit of the home more than \$260.000.

The Soldiers' Home is one of the most heautiful and interesting places at the National Capital. The grounds embrace 500 acres of hilly or gently rolling land overlocking Washington. The grounds for the most part, are heavily wooded it oak, but there are wide stretches of lawn and field. The crops of corn and alfalfa grown in the home grounds are among the best in the country. Coursing through the grounds are n'ne miles of fine driveways. The fields support a herd of fifty blooded cartile. There are 1,500 men at the home.

VAST FISHERIES OF LAKES.

Statistics Show That Michigan

and Erie Lead in Product.

The best time to advertise is right now; SHEPHERD DOG SAVES A BOY.

Jumps Into Creek and Drugs Frightened Child to Safety.

Hemorrhoids Destroyed Without Operation

By Dr. Hume's Self Pile Injector and Remedy for the Complete Home Treatment and Permanent Cure of Piles in their Various Forms and Stages



PORTER RETUS-

Itching, Blind, Bleeding, Internal F Enternal Piles, Pistula, Plasurea, Cevation, Constipation and all lectal Diseases.

CONTEST CENTERY FOR PILES IN THE WOOLD. Wonderful method of Painless Treatment. You cure yourself at home without surrical operation. Price complete, including self-in-sector and Remedy with full in-struction, TWO DOLLARS.

Cures Guaranteed or Money Refunded Consultation and Examination Free Hundreds of Testimonals.

DR. HUME, Specialist. Room 610 Burlington Bidg., No. 810 Olive St., St. Louis, Ma Reference: Night Chief of Police Christopher Gillagor.

